

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

EKESHIA L PICKENS

Debtor(s)

Case No. 04-24848

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2004.
- 2) The plan was confirmed on 09/23/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/28/2007, 08/26/2009.
- 5) The case was completed on 09/30/2009.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,750.00.
- 10) Amount of unsecured claims discharged without payment: \$20,658.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$101,661.00
Less amount refunded to debtor	\$201.00

NET RECEIPTS: **\$101,460.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,756.16
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,356.16**

Attorney fees paid and disclosed by debtor: \$200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCOUNT CONTROL SYSTEMS	Unsecured	153.99	NA	NA	0.00	0.00
AT&T	Unsecured	246.09	NA	NA	0.00	0.00
AVON PRODUCTS	Unsecured	232.25	NA	NA	0.00	0.00
CARD SERVICE CENTER	Unsecured	1,142.40	1,550.81	1,550.81	98.01	0.00
CARD SERVICE CENTER	Unsecured	NA	1,098.04	1,098.04	69.40	0.00
CENTENNIAL	Unsecured	588.74	NA	NA	0.00	0.00
COMCAST DIGITAL PHONE SVC	Unsecured	310.60	NA	NA	0.00	0.00
DOVENMUEHLE MORTGAGE	Secured	5,000.00	5,000.00	5,000.00	5,000.00	0.00
DOVENMUEHLE MORTGAGE	Secured	NA	73,780.00	73,780.00	73,780.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	8,719.60	5,471.70	5,471.70	345.81	0.00
FIRST PREMIER BANK	Unsecured	424.21	NA	NA	0.00	0.00
FOSTER PREMIER INC	Unsecured	270.00	NA	NA	0.00	0.00
FREEDOM CARD GOLD MASTERCAR	Unsecured	434.84	576.50	576.50	36.43	0.00
GMAC RESCAP LLC	Secured	NA	NA	NA	0.00	0.00
GMAC RESCAP LLC	Secured	1,551.43	1,551.43	1,551.43	1,551.43	0.00
GREAT AMERICAN FINANCE	Secured	3,500.00	3,500.00	3,500.00	3,500.00	395.77
GREAT AMERICAN FINANCE	Unsecured	NA	792.29	792.29	50.07	0.00
HSBC CREDIT SERVICES	Unsecured	524.54	NA	NA	0.00	0.00
ILLINOIS TITLE LOANS	Unsecured	500.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	325.88	351.69	351.69	22.23	0.00
ORCHARD BANK	Unsecured	543.27	NA	NA	0.00	0.00
PERSONAL FINANCE	Secured	2,000.00	2,000.00	2,000.00	2,000.00	370.38
PERSONAL FINANCE	Unsecured	NA	2,957.98	2,957.98	186.94	0.00
PREMIER BANKCARD/CHARTER	Unsecured	NA	623.03	623.03	39.38	0.00
PREMIER BANKCARD/CHARTER	Unsecured	NA	480.84	480.84	30.39	0.00
ROUNDUP FUNDING LLC	Unsecured	1,361.03	1,248.99	1,248.99	78.94	0.00
SBC BANKRUPTCY DESK	Unsecured	347.26	805.32	805.32	50.90	0.00
SFC CENTRAL BANKRUPTCY	Unsecured	600.00	NA	NA	0.00	0.00
UNITED CREDIT UNION	Unsecured	335.00	353.99	353.99	22.37	0.00
UNITED STUDENT AID FUNDS	Unsecured	NA	37,474.18	37,474.18	2,368.37	0.00
UNITED STUDENT AID FUNDS	Unsecured	88,500.00	64,984.44	64,984.44	4,107.02	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US CELLULAR	Unsecured	353.90	NA	NA	0.00	0.00
US CELLULAR	Unsecured	185.11	NA	NA	0.00	0.00
WEST SUBURBAN BANK	Unsecured	445.20	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$73,780.00	\$73,780.00	\$0.00
Mortgage Arrearage	\$6,551.43	\$6,551.43	\$0.00
Debt Secured by Vehicle	\$2,000.00	\$2,000.00	\$370.38
All Other Secured	\$3,500.00	\$3,500.00	\$395.77
TOTAL SECURED:	\$85,831.43	\$85,831.43	\$766.15
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$118,769.80	\$7,506.26	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,356.16</u>
Disbursements to Creditors	<u>\$94,103.84</u>
TOTAL DISBURSEMENTS :	<u>\$101,460.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/04/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.